

Certificate Number: 17082-PAW-DE-035247769

Bankruptcy Case Number: 20-10781



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 8, 2021, at 9:39 o'clock AM MST, TAMMY L NETKOWICZ completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: January 8, 2021 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director